

FEMA Community Rating System Points, Classes, and Discounts

The table below shows the number of points a community is required to accumulate for each class and the corresponding discount that property owners will receive on their flood insurance premium. A community must have at least 500 verified credit points to become a Class 9 or better.

Current New Hampshire CRS communities are at Class 8 (Keene and Peterborough) and at Class 9 (Marlborough and Winchester).

CREDIT POINTS	CLASS	SFHA*	NON-SFHA**
4,500+	1	45%	10%
4,000 – 4,499	2	40%	10%
3,500 – 3,999	3	35%	10%
3,000 – 3,499	4	30%	10%
2,500 – 2,999	5	25%	10%
2,000 – 2,499	6	20%	10%
1,500 – 1,999	7	15%	5%
1,000 – 1,499	8	10%	5%
500 – 999	9	5%	5%
0 – 499	10	0	0

*Special Flood Hazard Area

**Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.